



Order Filed on January 30, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Jones & Jones
45 Essex Street
Hackensack, New Jersey 07601
(201) 487-3600
Attorneys for Spencer Savings
Bank, SLA

/s/VINCENT J. MASSA III, ESQ.
Vincent J. Massa III
Identification No. 1085

In Re:

Marianne McElroy and Robert M.
McElroy,

Debtor

CASE NO. 19-22958 CMG
CHAPTER 13
Hearing Date: 02/05/20
Judge: Hon. Christine M.
Gravelle, USBJ

**CONSENT ORDER RESOLVING MOTION
FOR RELIEF FROM
STAY AS TO REAL PROPERTY**

The relief set forth on the following pages numbered two (2) and three (3) is hereby **ORDERED**.

DATED: January 30, 2020



Honorable Christine M. Gravelle
United States Bankruptcy Judge

(Page 2)

Debtor: Marianne McElroy and Robert M. McElroy
Case No.: 19-22958 CMG - Chapter 13
Caption of Order: **CONSENT ORDER RESOLVING MOTION FOR RELIEF FROM STAY AS
TO REAL PROPERTY**

AND NOW, the Court finds that this matter being opened to the Court upon the motion of Jones & Jones (Vincent J. Massa III, Esq., appearing), attorneys for the secured party, Spencer Savings Bank, SLA ("Spencer"), with the consent of Norgaard, O'Boyle & Hannon (John O'Boyle, Esq., appearing), attorneys for the Debtors, Marianne McElroy and Robert M. McElroy, under Bankruptcy Code section 362 for relief from the automatic stay as to certain real property commonly known as 75 Baywood Boulevard, Brick, NJ 08723 (the "Property"), and for cause shown,

ORDERED AS FOLLOWS:

1. The mortgage payment due January 1, 2020, which remains unpaid, shall be paid on or before January 31, 2020 to Spencer. In default thereof, Spencer may apply immediately pursuant to paragraph 4 hereof for an Order Vacating Stay.

2. All subsequent monthly post-petition payments shall be addressed as follows:

Spencer Savings Bank, SLA
611 River Drive
River Drive Centre 3
Elmwood Park, NJ 07407
Attn: Michael Fatovic, A.V.P.

3. Spencer shall send monthly statements to Debtor each month indicating the amount of the post-petition payment to be made. The mailing of such statements shall not be a violation of the automatic stay provisions of the United States Bankruptcy Code.

4. In the event Debtor shall fail to pay within thirty (30) days of when due any future mortgage payment due Spencer, or fails to pay within thirty (30) days of when due thirty (30) days of when due any future payment provided for in paragraph 2 hereinabove, Spencer shall be entitled, seven (7) days after the filing and service to Debtor, Debtor's counsel and the Trustee of a Certification of Default, to an Order Vacating Stay as to Real Property.

5. That a copy of this Order be mailed to counsel for the Debtor and to the Trustee within 5 days of the date hereof.

We hereby consent to the form and substance of this Order:

JONES & JONES
Attorneys of Secured Creditor

DATED: January 29, 2020

/s/ VINCENT J. MASSA III
VINCENT J. MASSA III, ESQ.

Norgaard, O'Boyle & Hannon
Attorneys of Debtor

DATED: January 29, 2020

/s/ JOHN O'BOYLE
JOHN O'BOYLE, ESQ.

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New Jersey

In re:
Marianne McElroy
Robert M. McElroy
Debtors

Case No. 19-22958-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jan 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2020.

db/jdb +Marianne McElroy, Robert M. McElroy, 75 Baywood Boulevard, Brick, NJ 08723-6961

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John O'Boyle on behalf of Joint Debtor Robert M. McElroy joboyle@norgaardfirm.com,
sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmmino@norgaardfirm.com
John O'Boyle on behalf of Debtor Marianne McElroy joboyle@norgaardfirm.com,
sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmmino@norgaardfirm.com
Rebecca Ann Solarz on behalf of Creditor MidFirst Bank rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
Vincent J. Massa, III on behalf of Creditor Spencer Savings Bank vmassa@jonesandjonesesq.com
TOTAL: 7